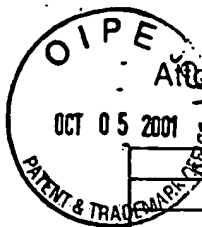




Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. SCHW0005 Applicant: Milosavljevic et al. Filing Date: 6/12/01	Serial No.: 09/880,170 Group: Not Assigned
--	--	---

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>SmA</i>	A	3,634,669	1/11/72	Soumas et al.	235	184	7/16/69
	B	3,697,693	10/10/72	Deschenes et al.	179	2	3/11/70
	C	4,007,355	2/8/77	Moreno	235	61.7	3/21/75
	D	4,334,270	6/8/82	Towers	364	300	8/11/72
	E	4,346,442	8/24/82	Musmanno	364	408	7/29/80
	F	4,376,978	3/15/83	Musmanno	364	408	10/22/80
	G	4,597,046	6/24/86	Musmanno et al.	364	408	9/30/82
	H	4,642,767	2/10/87	Lerner	364	406	4/23/84
	I	4,722,055	1/26/88	Roberts	364	408	2/6/87
	J	4,742,457	5/3/88	Leon et al.	364	408	8/27/85
	K	4,752,877	6/21/88	Roberts et al.	364	408	4/9/86
	L	4,774,663	9/27/88	Musmanno et al.	364	408	11/21/83
	M	4,868,376	9/19/89	Lessin et al.	235	492	5/15/87
	N	4,876,648	10/24/89	Lloyd	364	408	1/12/88
	O	4,885,685	12/5/89	Wolfberg et al.	364	401	9/18/87
	P	4,910,676	3/20/90	Aldredge	364	408	3/30/87
	Q	4,933,842	6/12/90	Durbin et al.	364	408	2/29/88
	R	4,953,085	8/28/90	Atkins	364	408	4/15/87
	S	4,989,141	1/29/91	Lyons et al.	364	408	6/1/87
	T	5,025,138	6/18/91	Cuervo	235	379	1/6/87
	U	5,101,353	3/31/92	Lupien et al.	364	408	5/31/89
	V	5,126,936	6/30/92	Champion et al.	364	406	9/1/89
	W	5,132,899	7/21/92	Fox	364	408	10/16/89
	X	5,148,365	9/15/92	Dembo	364	402	8/15/89
	Y	5,220,500	6/15/93	Baird et al.	364	408	9/19/89
	Z	5,222,019	6/22/93	Yoshino et al.	364	408	10/3/91
	a	5,227,967	7/13/93	Bailey	364	408	3/20/89
	b	5,237,500	8/17/93	Perg et al.	364	408	2/27/90
	c	5,454,104	9/26/95	Steidlmayer et al.	395	600	2/25/93
	d	5,471,575	11/28/95	Giansante	395	144	1/3/92
	e	5,523,942	6/4/96	Tyler et al.	364	401	3/31/94
	f	5,563,783	10/8/96	Stolfo et al.	364	408	4/4/95
	g	5,590,037	12/31/96	Ryan et al.	395	204	9/17/93
	h	5,592,379	1/7/97	Finfrock et al.	395	239	10/6/94
	i	5,644,727	7/1/97	Atkins	395	240	12/6/94
	j	5,692,233	11/25/97	Garman	705	36	2/3/95
	k	5,784,696	7/21/98	Melnikoff	705	36	6/6/95
	l	5,812,987	9/22/98	Luskin et al.	705	36	3/13/95
	m	5,839,804	11/24/98	Ho	312	223.2	7/22/97
	n	5,864,827	1/26/99	Wilson	705	35	6/27/97
	o	5,864,828	1/26/99	Atkins	705	36	8/27/91
	p	5,875,437	2/23/99	Atkins	705	40	4/15/97
	q	5,884,283	3/16/99	Manos	705	30	9/5/96



Attorney Docket No. CHW0005

Sm44	r	5,884,285	3/16/99	Atkins	705	36	1/16/92
	s	5,884,287	3/16/99	Edesess	705	36	4/11/97
	t	5,907,801	5/25/99	Albert et al.	455	406	9/22/95
	u	5,911,135	6/8/99	Atkins	705	36	4/16/91
	v	5,911,136	6/8/99	Atkins	705	36	3/26/97
	w	5,918,217	6/29/99	Maggioncalda et al.	705	36	12/10/97
	x	5,918,218	6/29/99	Harris et al.	705	37	9/1/94
	y	6,012,044	1/4/00	Maggioncalda et al.	705	36	5/25/99

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
Sm44	z	0572281 A1	21/1/93	EPO	15	30		X
	Aa	96/06402	2/29/96	PCT	17	60		X
	Bb	98/13776	4/2/98	PCT	17	60		X
	Cc	98/44444	10/8/98	PCT	19	00		X

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
Sm44	Dd	Jason Zweig, <u>12 Deadly Fund Myths- and how to Profit From Them</u> , February 1996; Money Magazine
	Ee	Jason Zweig, <u>What you can so to stop index funds from blowing up on you when stocks fall</u> , September 1997, Money Magazine
	Ff	Jason Zweig, <u>How to Beat 77% of Fund Investors Year after Year</u> , August 1997, Money Magazine
	Gg	<u>Barra Portfolio</u> , 1998, barra.com
	Hh	Laurent Beltity, <u>Optimism Floue Appliquee au Choix de Portefeuilles</u> , CCF Recherche & Innovation
	Ii	<u>Financial Planner With Nerves of Silicon</u> , October 7, 1985, McGraw-Hill Business Week;
	Jj	Michael Edesess and George A. Hambrecht, <u>Scenario forecasting: Necessity, not Choice</u> , The Journal of Portfolio Management
	Kk	Thomas Eggenschwiler, and Erich Gamma, <u>ET++ Swaps Manager: Using Object Technology in the Financial Domain</u> , October 27, 1992; ACM SIGPlan Notices
	Ll	Henry Fesko-Weiss, <u>Dialing for Profits</u> , May 1986; Personal Computing
	Mm	<u>Asset Allocation- One Step at a Time</u> , March 1997, Global Investor
	Nn	<u>www.Ibbotson.com</u> April 22, 1998, Ibbotson Associates
	Oo	<u>Inter Face: Institutional Software + Data</u> ; Ibbotson associates; 2 nd Quarter, 1998; Volume 5, Issue 2



Attorney Docket No. CHW0005

	Pp	<u>NetResults: Your online financial advisor, www.isnetwork.com/home/firsttime.html; March 1, 1997</u>
	Qq	Fayette Hickox, <u>Learning about Artificial Intelligence</u> ; July 1986; Institutional Investor
	Rr	D. L. Jensen and A.J. King, <u>Frontier: A Graphical Interface for Portfolio Optimization in a Piecewise Linear-Quadratic Risk Framework</u> ; 1992; IBM Systems Journal
	Ss	Jessica Keyes, <u>Expert Allocator: Tools for Portfolio Optimization</u> ; May 1996, Dension Management Magazine
	Tt	Alan J. King, <u>Asymmetric risk Measures and Tracking Models for Portfolio Optimization Under Certainty</u> ;
	Uu	Mary Malliaris and Linda Salchenberger; <u>Beating the Best: A Neural Network Challenges the Black-Scholes Formula</u> ; March 1, 1993; IEEE Ninth Conference on Artificial Intelligence for Applications
	Vv	Chris Nikolopoulos and Paul Fellrath, <u>A Hybrid Expert System for Investment Advising</u> ; June 27, 1994; IEEE International Conference on Neural Networks- IEEE World Conference on Computational Intelligence
	Ww	K.N. Pantazopoulos, V.S. Verykios, E.N. Houstis; <u>A Knowledge Based System for Evaluation of Option Pricing Algorithms</u> ; March 29, 1998; Proceedings of the IEEE/IAFE/ Informs
	Xx	Jacob Paroush, <u>Risk and Wealth Effects on Efficient Portfolio</u> ;
	Yy	Ivy Schmerken; <u>Making Risk Analysis Easy as Alpha, Beta</u> , January 1988, Wall Street Computer Review
	Zz	William F. Sharpe, <u>Asset Allocation: Management Style and Performance Measurement</u> , Winter 1992, The Journal of Portfolio Management
	AA	Sharpe et al., <u>Investments: Chapter 8: Portfolio Analysis</u> ; 1995; Prentice Hall, Inc.
	BB	<u>Software (investemtn buyer's guide)</u> ; Wall Street Computer Review, 1990
	CC	Tanaka et al.; <u>Possibility Portfolio Selection</u> ; March 1995; Proceedings of the 1995 IEEE International Conference on Fuzzy Systems, International Joint Conference on the 4 th .
	DD	<u>Keeping Up With Technology: The 1991 Software Update</u> ; June 1991; trusts and Estates Magazine
	EE	J. Voros; <u>Portfolio Analysis- An Analytic Dervation of the Efficient Portfolio Frontier</u> ; 1986; European Journal of Operational Research
✓		

Include copy of this form with next communication to applicant.